<u>Amendments to the Claims</u>

1. (currently amended) A method ~~of~~ <u>for effectuating an</u> investment comprising:

receiving<u>, by a processor,</u> a request to complete an on-demand investment

transaction in response to an action by a purchaser at a point-of-sale location;

~~retrieving~~ <u>identifying, by the processor,</u> investment-preference information

<u>associated with the purchaser in response to receiving the request</u> ~~for the purchaser; and~~

~~completing the on-demand investment using the investment-preference information;~~

wherein the investment-preference information includes a predetermined dollar

investment amount for the on-demand investment; and

<u>causing, by the processor, funds relating to the predetermined dollar investment</u>

<u>amount to be transferred to an investment account.</u>

2. (canceled)

3. (canceled)

4. (currently amended) The method of ~~investment as claimed in~~ claim 1<u>,</u> further

comprising ~~the step of temporarily~~ accumulating the ~~on-demand investment request~~ <u>funds</u> until a

predetermined completion time.

5. (currently amended) The method of ~~investment as claimed in~~ claim 1<u>,</u> further

comprising ~~the steps of~~:

comparing an investment total to a predetermined investment limit; and

canceling ~~the on-demand investment request~~ transfer of the funds if ~~completion of~~

~~the on-demand investment~~ the transfer of funds will cause the investment total to exceed ~~the~~ a

predetermined investment limit.

6. (currently amended) The method of ~~investment as claimed in~~ claim 1, further

comprising ~~the steps of~~:

comparing a primary-investment total to a primary-investment limit; and

determining a roll-over amount for the ~~on-demand investment~~ request based on

the primary investment total and the primary investment limit; and

causing funds equal to the roll-over amount to be transferred to a second

investment account.

7. (currently amended) The method of ~~investment as claimed in~~ claim 6, wherein ~~said~~

~~step of completing the on-demand investment~~ transferring the funds comprises ~~the step of~~ adding

the roll-over amount to a secondary-investment total.

8. (currently amended) The method of ~~investment as claimed in~~ claim 1, wherein the

investment-preference information comprises an investment total and a predetermined

investment limit.

9. (currently amended) A method ~~of~~ <u>for effectuating an</u> investment comprising ~~the steps of:~~

~~associating a purchasing account with an investment account;~~

prompting a user<u>,</u> ~~of the purchasing account~~ <u>during a point-of-sale transaction,</u> to ~~perform~~ <u>request that</u> an on-demand investment transaction <u>be performed</u> ~~during a point-of-sale purchase transaction~~;

<u>receiving, by a processor, a request from the user; and</u>

~~completing the on-demand investment transaction by contributing~~ <u>causing, by the processor, funds to be transferred</u> to ~~the~~ <u>an</u> investment account<u>, wherein the funds equal a</u> predetermined dollar investment amount<u>determined independently of a purchase amount determined during the point-of-sale transaction,</u> upon receipt of ~~a~~ <u>the</u> request from the user.

10. (currently amended) The method ~~as claimed in~~ <u>of</u> claim 9<u>,</u> wherein ~~said step of completing the on-demand investment transaction is accomplished by using the purchasing account to contribute to the investment account~~ <u>the funds are transferred to the investment account from a purchasing account of the user.</u>

11. (currently amended) The method ~~as claimed in~~ <u>of</u> claim 9<u>,</u> wherein ~~said step of completing the on-demand investment transaction is accomplished by using a source other than the purchasing account to contribute to the investment account~~ <u>the funds are transferred to the investment account from a source other than a purchasing account of the user.</u>

12. (currently amended) The method of claim 1, further comprising:

receiving, from the purchaser ~~at~~ during the point-of-sale ~~location~~ transaction, a request to modify the predetermined dollar investment amount.

13. (previously presented) The method of claim 1, further comprising:

receiving a request to process a point-of-sale transaction, the request including information relating to a transaction amount; and

adding the predetermined dollar investment amount to the transaction amount, during processing of the point-of-sale transaction.

14. (withdrawn) A method of investing, comprising:

receiving a request from a user to make an investment in a first investment account, wherein the first investment account is designated by the user as a primary investment account;

determining whether making the investment in the first investment account violates at least one predetermined rule relating to the first investment account; and

automatically contributing at least a portion of the investment into a second investment account designated by the user as a secondary investment account, if making the investment in the first investment account violates said at least one predetermined rule.

15. (withdrawn) The method of claim 14, further comprising:

accessing information received from a user for designating the first investment

account as primary and the second investment account as secondary.

16. (withdrawn) The method of claim 15 wherein the first investment account is managed

by a first investment provider and the second investment account is managed by a second

investment provider.

17. (withdrawn) The method of claim 14, wherein the predetermined rule is a maximum

account value.

18. (withdrawn) The method of claim 14, wherein the predetermined rule is a maximum

contribution amount.

19. (withdrawn) The method of claim 14, wherein the predetermined rule is violated if

making the investment in the first investment account fails.

20. (withdrawn) The method of claim 19, further comprising:

contributing at least a portion of the investment into the first investment account,

if making the investment in the first investment account does not violate said at least one

predetermined rule.

21. (currently amended) A method of investing, comprising:

receiving a request to make an investment, wherein the request is received from a purchaser at a point-of-sale location;

identifying investment-preference information associated with the request, wherein the investment-preference information ~~relating to~~ includes a first investment choice and a second investment choice, ~~wherein~~ the first investment choice and the second investment choice ~~are~~ being designated by the user, and a predetermined dollar investment amount for the on-demand investment, the predetermined dollar investment amount being determined independently of a purchase amount determined at the point-of-sale location;

attempting to fulfill the request by attempting to contribute the predetermined dollar investment amount ~~investment contribution amount~~ to the first investment choice; and

automatically contributing at least a portion of the predetermined dollar investment amount ~~investment contribution amount~~ to the second investment choice, if the attempting to contribute the predetermined dollar investment amount ~~investment contribution amount~~ to the first investment choice fails.

22. (currently amended) The method of claim 21, wherein said attempting to contribute the predetermined dollar investment amount ~~investment contribution amount~~ to the first investment choice fails when contributing the predetermined dollar investment amount ~~investment contribution~~ to the first investment choice causes a maximum contribution total amount associated with the first investment choice to be exceeded.

23. (previously presented) The method of claim 21, wherein the identified investment-preference information is received from a card used by the purchaser to effectuate purchases.

24. (previously presented) The method of claim 23, wherein the card is at least one of: a credit card, a debit card, smart card and stored value card.

25. (previously presented) The method of claim 23, wherein the card includes a microprocessor which stores the investment-preference information.

26. (currently amended) The method of claim 23, wherein the card includes a microprocessor which stores information relating to funds available in at least one of the first investment choice ~~account~~ or the second investment choice ~~account~~.

27. (previously presented) The method of claim 21, wherein the investment preference information further includes at least one of the following: investment account identification information, investment account balances, investment account contribution limits, purchaser investment choices, and fixed transaction amounts.

28. (withdrawn) A method of investing, comprising:

receiving a request to make an investment, wherein the request is generated by a purchaser at a point-of-sale location, and wherein the request includes investment amount information relating to an investment contribution amount;

identifying investment-preference information associated with the request, the

investment-preference information relating to a first investment choice and a second investment

choice, wherein the first investment choice and the second investment choice are designated by

the user;

determining whether a total amount of the first investment choice including the

investment contribution amount is greater than a predetermined maximum amount; and

contributing at least a portion of the investment contribution amount to the second

investment choice, when the total amount of the first investment choice is greater than the

predetermined amount.

29.   (new) The method of claim 1, further comprising:

identifying investment-preference information associated with the request,

wherein the investment-preference information includes a first investment choice and a second

investment choice, the first investment choice and the second investment choice being designated

by the user;

attempting to fulfill the request by attempting to contribute the predetermined

dollar investment amount to the first investment choice; and

automatically contributing at least a portion of the predetermined dollar

investment amount to the second investment choice, if the attempting to contribute the

predetermined dollar investment amount to the first investment choice fails.